| B1 (Official Form 1) 6489 15-41021 Doc 1  |  |  | 02/15 18:52:42  | Desc Main  |
|---|--|--|---|--|
| United States Bankrui   | PTCY <b>(2)00:0</b> UMENT  | Page 1 of 45   |   | CARY PETITION  |
| Name of Debtor (if individual, enter Last, First, Middle):  |  | Name of Joint Debt                                       | or (Spouse) (Last, First, Mi  | ddle):   |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):  |  |  | ed by the Joint Debtor in the aiden, and trade names):  | e last 8 years   |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITII (if more than one, state all):  | N)/Complete EIN  | (if more than one, st                                    | tate all):  | ayer I.D. (ITIN)/Complete EIN  |
| Street Address of Debtor (No. and Street, City, and State):  605 Clover Lane  University Park, IL   | 60424  | Street Address of Jo                                     | int Denor (No. and Street,<br>NITED STATES BANKRU<br>NORTHERN DISTRICT C  | City and State):<br>PTCY COURT<br>PFILLINOIS   |
| County of Residence or of the Principal Place of Business:  | ZIP CODE   | County of Residence                                      | e or of the Principal Place of  | ZIP CODE   |
| Mailing Address of Debtor (if different from street address):   |  |  | Joint Debtor (if different fro  |  |
| Maning Address of Debeot (a different from street address).   |  | Maning Address of  | FFREY P. ALLSTEA<br>PS REP  | DT, CLERK  |
| Location of Principal Assets of Business Debtor (if different   | ZIP CODE   | <u> </u>   |   | ZIP CODE   |
| Location of Principal Assets of Business Deptor (if different   | irom street address above):  |  |   | ZIP CODE   |
| Type of Debtor (Form of Organization) (Check one box.)  | Nature of (Check one box.)   | Business   |   | ruptcy Code Under Which<br>s Filed (Check one box.)  |
| Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)                                     | Health Care Busi Single Asset Rea 11 U.S.C. § 101( Railroad Stockbroker Commodity Brok Clearing Bank Other | Estate as defined in 51B)                                | Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13  | ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding |
| Chapter 15 Debtors Country of debtor's center of main interests:  | Tax-Exem<br>(Check box, if   |  | l .   | ture of Debts<br>eck one box.)   |
| Each country in which a foreign proceeding by, regarding, or against debtor is pending:   |  | tempt organization<br>the United States                  | Debts are primarily of debts, defined in 11 § 101(8) as "incurred individual primarily personal, family, or household purpose." | consumer Debts are U.S.C. primarily I by an business debts.  |
| Filing Fee (Check one box.)   |  | Check one box:   | Chapter 11 Deb  | tors   |
| Pull Filing Fee attached.   |  | Debtor is a sm   |   | ed in 11 U.S.C. § 101(51D).<br>efined in 11 U.S.C. § 101(51D).   |
| Filing Fee to be paid in installments (applicable to indiv signed application for the court's consideration certifyin unable to pay fee except in installments. Rule 1006(b).  Filing Fee waiver requested (applicable to chapter 7 individuals).                   | g that the debtor is<br>See Official Form 3A.  | Check if: Debtor's aggreinsiders or affi                 | gate noncontingent liquidat   | ted debts (excluding debts owed to 925 (amount subject to adjustment   |
| attach signed application for the court's consideration. S  | See Official Form 3B.  | Acceptances of   | e boxes: g filed with this petition.  | petition from one or more classes § 1126(b).   |
| Statistical/Administrative Information  |  |  |   | THIS SPACE IS FOR<br>COURT USE ONLY  |
| □ Debtor estimates that funds will be available for distribution to unsecured creditors. □ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. |  |  |   |  |
| Estimated Number of Creditors   | *  | D,001- 25,001-<br>5,000 50,000                           | 50,001- UNI<br>100,000 NG   | TENTE BANGRUPTCY COURT<br>FORMURN DISTRICT OF ILLINOIS   |
| Estimated Assets  \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000 \$50,000 to \$1 to \$10 million million   | to \$50 to   | 50,000,001 \$100,000<br>\$100 to \$500<br>illion million | to \$1 billion \$   | ore than 02 2015   |
| Estimated Liabilities   | to \$50 to   | 50,000,001 \$100,000<br>\$100 to \$500                   | 0,001 \$500,000,001 N<br>to \$1 billion \$  | EYP. ALSTEADT, CLEFA<br>PS REP CA<br>fore than<br>1 billion  |

|   | ) @ase 15-41021 Doc 1 Filed 12/02/15   | Entered 12/02/15 18:52:42   | Desc Main Page 2  |
|---|--|---|---|
| Voluntary Petiti<br>(This page must l     | be completed and filed in every case.)   | Hage 12+0f(45   |   |
| Location                                  | All Prior Bankruptcy Cases Filed Within Last 8   | Years (If more than two, attach additional shee   |   |
| Where Filed:                              |  | Case Number:  | Date Filed:   |
| Location<br>Where Filed:                  |  | Case Number:  | Date Filed:   |
| Name of Debtor:                           | Pending Bankruptcy Case Filed by any Spouse, Partner, or Af  | filiate of this Debtor (If more than one, attach a Case Number:   | ndditional sheet.)  Date Filed:   |
| District:                                 |  |   |   |
| District,                                 |  | Relationship:   | Judge:  |
| 10Q) with the Se                          | Exhibit A  d if debtor is required to file periodic reports (e.g., forms 10K and securities and Exchange Commission pursuant to Section 13 or 15(d) Exchange Act of 1934 and is requesting relief under chapter 11.)   | Exhibit (To be completed if debte whose debts are primarily I, the attorney for the petitioner named in the informed the petitioner that [he or she] may p of title 11, United States Code, and have exp such chapter. I further certify that I have deliby 11 U.S.C. § 342(b). | or is an individual consumer debts.)  foregoing petition, declare that I have broceed under chapter 7, 11, 12, or 13 lained the relief available under each |
| Exhibit A                                 | is attached and made a part of this petition.  |   |   |
|   |  | X Signature of Attorney for Debtor(s) (   | Date)   |
|   | own or have possession of any property that poses or is alleged to pose whibit C is attached and made a part of this petition.   | and recentlable hairi to pu   | one name of salvey;   |
| Exhibit D, o                              | by every individual debtor. If a joint petition is filed, each spouse must<br>completed and signed by the debtor, is attached and made a part of this<br>etition:  also completed and signed by the joint debtor, is attached and made a p                     | petition.   |   |
| ×   | Information Regarding (Check any app Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 day  | licable box.) of business, or principal assets in this District   | for 180 days immediately  |
|   | There is a bankruptcy case concerning debtor's affiliate, general parts  | ner, or partnership pending in this District.   |   |
|   | Debtor is a debtor in a foreign proceeding and has its principal place<br>no principal place of business or assets in the United States but is a<br>District, or the interests of the parties will be served in regard to the r                                | defendant in an action or proceeding [in a fed  | ates in this District, or has<br>eral or state court] in this   |
|   | Certification by a Debtor Who Resides<br>(Check all appli  |   |   |
|   | Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)   |   |   |
| (Name of landlord that obtained judgment) |  |   |   |
|   |  | (Address of landlord)   |   |
|   | Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and |   |   |
|   | Debtor has included with this petition the deposit with the court of of the petition.  | any rent that would become due during the 30-   | day period after the filing   |
|   | Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).  |   |   |

|                                     | fficial Form 1) @ase 15-41021 Doc 1 Filed 12/02/15   | 1450 2   |
|-------------------------------------|--|--|
|                                     | antary Petition Document s page must be completed and filed in every case.)  | Hage Bots 45   |
| (1111                               |  | atures   |
|                                     | Signature(s) of Debtor(s) (Individual/Joint)   | Signature of a Foreign Representative  |
| and [If ] chos or 1 chap [If n have | clare under penalty of perjury that the information provided in this petition is true correct.  Determine the period of perjury that the information provided in this petition is true correct.  Determine the period of perjury that the information provided in this petition is true correct.  Determine the period of perjury that the information provided in this petition is true correct.  Determine the period of perjury that the information provided in this petition is true correct.  Determine the period of period of the period of th | I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  (Signature of Foreign Representative)            |
| X                                   |  |  |
|                                     | Signature of Joint Debtor  OS 4 65 - 4 5  Telephone Number (if not represented by attorney)  | (Printed Name of Foreign Representative)   |
|                                     | Date Date  | Date   |
| ,                                   | Signature of Attorney*   | Signature of Non-Attorney Bankruptcy Petition Preparer   |
| Х                                   | Signature of Attorney for Debtor(s)  Printed Name of Attorney for Debtor(s)  Firm Name  Address  | I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(b), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. |
|                                     | Telephone Number   | Printed Name and title, if any, of Bankruptcy Petition Preparer  |
|                                     |  | 7 miles and and any, or Editinately Founding Topatel   |
| certi                               | Date  case in which § 707(b)(4)(D) applies, this signature also constitutes a fraction that the attorney has no knowledge after an inquiry that the information exchedules is incorrect.   | Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)   |
|                                     | Signature of Debtor (Corporation/Partnership)  |  |
| and<br>debte                        | lare under penalty of perjury that the information provided in this petition is true correct, and that I have been authorized to file this petition on behalf of the or.  debtor requests the relief in accordance with the chapter of title 11, United States, specified in this petition.  | Address  X Signature   |
|                                     | , spectred in this peation.  |  |
| X                                   | Signature of Authorized Individual   | Date   |
|                                     | Printed Name of Authorized Individual  | Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.  |
|                                     | Title of Authorized Individual   | ·  |
|                                     | Date   | Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.   |
|                                     |  | If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.  |
|                                     |  | A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.  |

B 1D (Official Form 1, Exhibit D) (12/09)

### UNITED STATES BANKRUPTCY COURT

| In re Danna Bell | Case No.   |
|------------------|------------|
| Debtor           | (if known) |

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

B 1D (Official Form 1, Exh. D) (12/09) - Cont.

Page 2

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

- ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
  - ☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:

Date:

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B 6 Summary (Official Form 6 - Summary) (12/14)

### UNITED STATES BANKRUPTCY COURT

|        | -         | District of |  |
|--------|-----------|-------------|--|
| In re_ | Donna Bel | Case No.    |  |

#### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE  | ATTACHED<br>(YES/NO) | NO. OF SHEETS | ASSETS   | LIABILITIES    | OTHER    |
|---|----------------------|---------------|--|----------------|----------|
| A - Real Property   | yes                  |               | s O  |                |          |
| B - Personal Property   | ues                  | 3             | s 400.0  |                |          |
| C - Property Claimed<br>as Exempt   | 465                  |               |  |                |          |
| D - Creditors Holding<br>Secured Claims   | Yes                  |               |  | s ()           |          |
| E - Creditors Holding Unsecured<br>Priority Claims<br>(Total of Claims on Schedule E) | yes                  | 3             |  | s<br>O         |          |
| F - Creditors Holding Unsecured<br>Nonpriority Claims                                 | yes                  | 4             |  | s<br>33,324.00 |          |
| G - Executory Contracts and<br>Unexpired Leases                                       | yes                  |               | Land of the second of the seco |                |          |
| H - Codebtors   | Ues                  | ĵ             | Andrick Co.  |                |          |
| I - Current Income of<br>Individual Debtor(s)   | yes                  | 2             | 72 (12.772)<br>Olas (12.94) (12.57) <b>TAS</b> S   |                | s 760.00 |
| J - Current Expenditures of Individual<br>Debtors(s)                                  | Yes                  | 3             |  |                | s 740.00 |
|   | FOTAL                |               | 400 co   | \$33,324.0     |          |

B 6 Summary (Official Form 6 - Summary) (12/14)

### UNITED STATES BANKRUPTCY COURT

| T     |        | ~ <del></del> | District of |  |
|-------|--------|---------------|-------------|--|
| In re | bnna   | bell,         | Case No.    |  |
|       | Debtor |               | Chapter     |  |

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability   | Amount |
|---|--------|
| Domestic Support Obligations (from Schedule E)  | \$     |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)  | \$     |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | \$     |
| Student Loan Obligations (from Schedule F)  | \$     |
| Domestic Support, Separation Agreement, and Divorce Decree<br>Obligations Not Reported on Schedule E                | \$     |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)                           | \$     |
| TOTAL   | \$     |

State the following:

Average Income (from Schedule I, Line 12)

Solution

Average Expenses (from Schedule J, Line 22)

Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)

State the following:

| state the following.   |  |    |
|--|--|----|
| Total from Schedule D, "UNSECURED PORTION, IF ANY" column                  |  | \$ |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.            | \$   |    |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | A STATE OF THE STA | \$ |
| 4. Total from Schedule F   |  | \$ |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4)               |  | \$ |

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| B6A (Official Form 6A) (12/07) | O      |            |  |
|--------------------------------|--------|------------|--|
| . Donna                        | , bell | Case No.   |  |
| In re                          |        | (If known) |  |
| Debtor                         |        | (          |  |

### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "I," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| DESCRIPTION AND<br>LOCATION OF<br>PROPERTY | NATURE OF DEBTOR'S<br>INTEREST IN PROPERTY | HUSBAND, WIFE, JOINT,<br>OR COMMUNITY   | CURRENT VALUE OF JEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF<br>SECURED<br>CLAIM |
|--|--|---|--|-------------------------------|
|  |  |   |  |                               |
|  |  |   |  |                               |
|  |  |   |  |                               |
|  |  | and |  |                               |

(Report also on Summary of Schedules.)

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| B 6B (Official Form 6B) (12/07) | $\sim$ |            |
|---------------------------------|--------|------------|
| In re Donna                     | Kell   | Case No.   |
| Debtor                          |        | (If known) |

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C.- Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| ,   |  |   |   |  |
|---|--|---|---|--|
| TYPE OF PROPERTY  | N<br>O<br>N<br>E   | DESCRIPTION AND LOCATION<br>OF PROPERTY | HUSBAND, WIFE, JOINT,<br>OR COMMUNITY   | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION   |
| 1. Cash on hand.  |  |   |   |  |
| 2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.                       |  |   |   |  |
| Security deposits with public utilities, telephone companies, landlords, and others.  |  |   |   |  |
| Household goods and furnishings,<br>including audio, video, and computer<br>equipment.  |  | Sofa, Chaur, love sed,<br>tv,           | 12. A BA<br>12. A BA<br>13. A BA<br>14. A BA<br>15. A BA<br>16. | 300.00   |
| 5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.   | •  |   |   |  |
| 6. Wearing apparel.   | The same of the sa | Shirt, jeans and shoes                  |   | 100.00   |
| 7. Furs and jewelry.  | V  | <u> </u>                                |   | The state of the s |
| 8. Firearms and sports, photographic, and other hobby equipment.  | V  |   |   |  |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  |  |   |   |  |
| 10. Annuities. Itemize and name each issuer.  |  |   |   |  |
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) |  |   |   |  |

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B 6B (Official Form 6B) (12/07) - Cont.

| In re Donna 1 | Bell, | Case No.   |
|---------------|-------|------------|
| Debtor        |       | (If known) |

### SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| TYPE OF PROPERTY   | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION<br>OF PROPERTY  | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION             |
|--|------------------|--|------------------------------------|--|
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.  |                  | The state of the s | 25,40000                           |  |
| Stock and interests in incorporated and unincorporated businesses.     Itemize.  |                  |  |                                    |  |
| 14. Interests in partnerships or joint ventures. Itemize.  | /                |  |                                    |  |
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments.  | V                |  |                                    |  |
| 16. Accounts receivable.   |                  | Lagor Philipping P. (1997) 1995 (1995). The Self Coll Philipping Web Street College (1997) in the Production College (1997).   | (latt grittin                      | - 1975 - March 1985 (1987) 1974 (1984) 1985 (1985) 1985 (1985) 1985 (1985) 1985 (1985) 1985 (1985) 1985 (1985) |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.   | V                |  |                                    |  |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars.   |                  |  |                                    |  |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A — Real Property.       | V                |  |                                    |  |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.   | V                |  |                                    |  |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | V                |  |                                    |  |

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| B 6B (Official | Form 6B) (12/07) C | ont.  |          |            |
|----------------|--------------------|-------|----------|------------|
| In re          | Donna              | Bell, | Case No. | (If known) |

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| TYPE OF PROPERTY  | N<br>O<br>N<br>E  | DESCRIPTION AND LOCATION<br>OF PROPERTY  | HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | CURRENT VALUE OF<br>DEBTOR'S INTEREST<br>IN PROPERTY, WITH-<br>OUT DEDUCTING ANY<br>SECURED CLAIM<br>OR EXEMPTION |
|---|-------------------|--|---------------------------------------|---|
| 22. Patents, copyrights, and other intellectual property. Give particulars.   |                   |  |                                       |   |
| 23. Licenses, franchises, and other general intangibles. Give particulars.  |                   |  |                                       |   |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. |                   |  |                                       |   |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories.  | $  \cdot \rangle$ |  | 100                                   |   |
| 26. Boats, motors, and accessories.   |                   |  | <b>-9</b> 1345.                       |   |
| 27. Aircraft and accessories.   |                   |  |                                       |   |
| 28. Office equipment, furnishings, and supplies.  |                   | Section 1999, Control of the processing of the control of the processing of the control of the c |                                       |   |
| 29. Machinery, fixtures, equipment, and supplies used in business.  |                   |  | 10 F                                  |   |
| 30. Inventory.  |                   |  |                                       |   |
| 31. Animals.  |                   |  | Schle                                 |   |
| 32. Crops - growing or harvested. Give particulars.   |                   |  |                                       |   |
| 33. Farming equipment and implements.   |                   |  |                                       |   |
| 34. Farm supplies, chemicals, and feed.   |                   |  | 80 EU                                 |   |
| 35. Other personal property of any kind not already listed. Itemize.  |                   |  |                                       |   |
|   | est 13011 4112    | continuation sheets attached Tota  | ıi <b>&gt;</b>                        | s 400.00  |

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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| B6C (Of) | ficial Form 6C) (04/13) | O 1.1 |            |   |
|----------|-------------------------|-------|------------|---|
| In re    | Donna                   | Bell, | Case No.   | · |
|          | Debtor                  |       | (If known) |   |

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

- (Check one box)
  ☐ 11 U.S.C. § 522(b)(2)
- □ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$155,675.\*

| DESCRIPTION OF PROPERTY | SPECIFY LAW<br>PROVIDING EACH<br>EXEMPTION | VALUE OF<br>CLAIMED<br>EXEMPTION | CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION |  |  |
|-------------------------|--|----------------------------------|---|--|--|
|                         |  |                                  |   |  |  |
|                         |  |                                  |   |  |  |
|                         |  |                                  |   |  |  |
|                         |  |                                  |   |  |  |
|                         |  |                                  |   |  |  |

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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| B 6D (Official Form 6D) (12/07) | D. 2011     |          |            |
|---------------------------------|-------------|----------|------------|
| In re                           | Lonna Dell. | Case No. |            |
|                                 | Debtor      |          | (If known) |

#### SCHEDULE D - CREDITORS HOLDING SECUTED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112

and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of

these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D. HUSBAND, WIFE, JOINT, OR COMMUNITY UNSECURED AMOUNT OF CLAIM DATE CLAIM WAS UNLIQUIDATED CREDITOR'S NAME AND CONTINGENT PORTION, IF WITHOUT CODEBTOR MAILING ADDRESS INCURRED, DISPUTED DEDUCTING VALUE NATURE OF LIEN, INCLUDING ZIP CODE AND OF COLLATERAL AND AN ACCOUNT NUMBER DESCRIPTION (See Instructions Above.) AND VALUE OF PROPERTY SUBJECT TO LIEN ACCOUNT NO. VALUE \$ ACCOUNT NO. VALUE \$ ACCOUNT NO. VALUE \$ \$ Subtotal > continuation sheets (Total of this page) attached (Use only on last page) (If applicable, report (Report also on Summary of also on Statistical Schedules.) Summary of Certain

Liabilities and Related

Data.)

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| B6E (Official Form 6E) (04/13) |            |
|--------------------------------|------------|
| Inre Donna Bell                | Case No.   |
| Debtor                         | (if known) |

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Domestic Support Obligations

#### Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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| B6E (Official Form 6E) (04/13) – Cont.   |
|--|
| In re  |
|  |
| Certain farmers and fishermen  |
| Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).   |
| Deposits by individuals  |
| Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).   |
| Taxes and Certain Other Debts Owed to Governmental Units   |
| Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).  |
| Commitments to Maintain the Capital of an Insured Depository Institution   |
| Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S. § 507 (a)(9). |
| Claims for Death or Personal Injury While Debtor Was Intoxicated   |
| Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohodrug, or another substance. 11 U.S.C. § 507(a)(10).  |
|  |
| * Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.   |
|  |
|  |
|  |
|  |
| continuation sheets attached   |

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| B6E (Official Form 6E) (04/13) – Cont. |            |
|--|------------|
|  | ~ Y        |
| Inre Wona Dell,                        | Case No.   |
| Debtor                                 | (if known) |

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

|   |   |  |   |                   |                         |                     | ype of Priority for   |                                      |  |
|---|---|--|---|-------------------|-------------------------|---------------------|-----------------------|--------------------------------------|--|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR  | HUSBAND, WIFE,<br>JOINT, OR<br>COMMUNITY | DATE CLAIM WAS<br>INCURRED AND<br>CONSIDERATION<br>FOR CLAIM          | CONTINGENT        | UNLIQUIDATED            | DISPUTED            | AMOUNT<br>OF<br>CLAIM | AMOUNT<br>ENTITLED<br>TO<br>PRIORITY | AMOUNT NOT ENTITLED TO PRIORITY, IF ANY  |
| Account No.   |   |  |   |                   |                         |                     |                       |                                      | and the second s |
| Account No.   |   |  |   |                   |                         |                     |                       |                                      |  |
| Account No.   |   |  |   |                   |                         |                     |                       |                                      |  |
| Account No.   |   |  |   |                   |                         |                     |                       |                                      |  |
|   |   |  |   |                   | Subtot                  | tale.               | \$                    | s                                    |  |
| Sheet no of continuation sheets attac<br>Creditors Holding Priority Claims                        | hed to S  | chedule of                               | (Use only on last page o<br>Schedule E. Report also<br>of Schedules.) | Totals f the co   | of this<br>To<br>mplete | page)<br>otal⊁<br>d | \$                    |                                      |  |
|   | (Use only on last page o<br>Schedule E. If applicab<br>the Statistical Summary<br>Liabilities and Related I | ie, repo<br>of Cert                      | mplete<br>rt also   | tals≯<br>ed<br>on |                         | \$                  | \$                    |                                      |  |

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| B 6F (Official Form 6F) (12/07) |            |
|---------------------------------|------------|
| In Donna Bell                   | Case No.   |
| In re                           |            |
| Debtor                          | (if known) |

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

| ☐ Check this box if debtor has no   | ☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. |  |   |            |              |          |                    |
|---|--|--|---|------------|--------------|----------|--------------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR   | HUSBAND, WIFE,<br>JOINT, OR<br>COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM |
| ACCOUNT NO.   |  |  |   |            |              |          |                    |
| South Suburban Hap<br>POB 3030  |  |  |   |            |              |          | (0,000.            |
| Cak Brook, IL 6052  | <u> </u>   |  |   |            | ļ            | ·        |                    |
| ACCOUNT NO.   |  |  |   |            |              |          |                    |
| Fingerhut<br>POB 1140   |  |  |   |            |              |          | 1000.00            |
| St. Cloud, HN 56376   |  |  |   |            |              |          |                    |
| ACCOUNT NO.  ACL Laboratines P.OB 27901  West Allis WI 53227                                      |  |  |   |            |              |          | 260.00             |
| ACCOUNT NO.  Dr. Raj Gupta 17850 S. Kectzie &   | te   | 33co.                                    | ·   |            |              |          | 750.00             |
| Hazel Crest, IL 60435   |  |  |   | <u> </u>   | Cul          | total 🛌  | s (3.750)          |
| continuation sheets attached  |  |  |   |            |              |          |                    |

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| In re | Donna | ibell, | Case No.   |
|-------|-------|--------|------------|
|       | Debt  | or     | (if known) |

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  | CODEBTOR   | HUSBAND, WIFE,<br>JOINT, OR<br>COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT   | UNLIQUIDATED | DISPUTED          | AMOUNT OF<br>CLAIM |
|--|------------|--|---|--|--------------|-------------------|--------------------|
| ACCOUNT NO.  ACCOU | 5<br>300   |  |   | And the second s |              |                   | 1000.00            |
| ACCOUNT NO.  United Shockwave Se P.OB 2178  Des Plains 11. 60017   | (/         |  |   |  |              |                   | 500.00             |
| ACCOUNTNO.  RAO Uppuluri MD 12845 5 CICCIO STO AKSID, IL 60803   | <b>3</b> 0 | <b>3</b> -                               |   |  |              |                   | 1500.00            |
| ACCOUNT NO.  Midwest Diagnostic POB 578  Park Ridge, IL 60068  |            |  |   |  |              |                   | 300.00             |
| ACCOUNT NO.  DPS 223 W. Jackson Blad:  | Tre-       | 100                                      |   |  |              | Land Applications | 500.00             |
| Sheet no. of continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims  |            |  |   | \$ 3,800   |              |                   |                    |
| (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)  |            |  |   |  |              |                   |                    |

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

| In Re:  Donna Bell  Debtor (s)  Schedule   | Case No. Chapter 7 Chapter 7  Chapter 7  Chapter 7  Chapter 7   |
|--|---|
| Ashley Stewart 800.00 P.OB 659705 Sun Antonio, TX 78265 Blitt + Cornes PC 208 S. LaSalle Str Ste 814 Chicago, H. 6004 10, 424, 24 Blitt & Gaines   | Monprovity Claims  Chele Financial Serv  3075 & Imperial Hwy #200  Brea CA 92821 100.00  Litholinik Curp  P.OB 8101  Burlington, NC 27216 100.00  On Coas 22                |
| Uheeling, IL. 60090 Vehicle Wheeling, IL. 60090 10, 424.24  Ist Premier. First Nutronal Collection Bireau 610 Waltham Way Sparks, NV 89434 500.00 coan Oaiclawn Rad-S. Suburbain 37241 Eagle Way Chicago, IL. 60678 200.00 | POB 1022 Wixom, MI 48393 250.00 Radiology Imaging Cansultants 75 Remittance Divis Dept 1324 Chicago, IL. 60675 150.00 Sprint 6200 Sprint PKWY Overland Park KS 66251 300.00 |

Case 15-41021 Doc 1 Filed 12/02/15 Entered 12/02/15 18:52:42 Desc Main Document Page 20 of 45 btor/Joint Debtor's Name: Debtor/Joint Debtor's Name:

| Household Bunk  |         | Hinckley   |
|---|---------|--|
|   | 750,00  |  |
| T- Mobile   |         | Illinois Tollway 2,000-                                |
|   | 560.00  | 2,006-   |
| Comcast   |         |  |
|   | 300.00  | 2700 Sunders Rd<br>Prospect Heights L., 60070          |
| AtaT  |         | Legal Processing                                       |
|   | 500.00  | Legal Processing<br>2929 Walden Ave<br>Depew, NY 14043 |
| Capital One   |         |  |
|   | 500.00  |  |
| Benk of America<br>100 N Tryon St<br>Chartotte NC 25255 |         |  |
| Chartotte NC 28255                                      | Sv0, 06 |  |
| Chase   |         |  |
|   | 300.00  |  |
| Fifth Third   |         |  |
|   | 30000   |  |
| Jc Penney   |         |  |
|   | (000.a0 |  |

\$ 3,950 total \$ 33,324 Grand total

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| In re Debtor   | Case No(if known)  |
|--|--|
| Describe all executory contracts of any nature and all und interests. State nature of debtor's interest in contract, i.e., "P lessee of a lease. Provide the names and complete mailing at | the child's initials and the name and address of the child's parent dian." Do not disclose the child's name. See, 11 U.S.C. §112 and   |
| NAME AND MAILING ADDRESS,<br>INCLUDING ZIP CODE,<br>OF OTHER PARTIES TO LEASE OR CONTRACT.   | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|  |  |
|  |  |
|  |  |
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| B 6H (Official Form 6H) (12/07) |                   |
|---------------------------------|-------------------|
| Inre Donna Bell,                | Case No(if known) |
| Debtor                          | (II KIIOWII)      |

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
|                              |                              |
|                              |                              |
|                              |                              |
|                              |                              |
|                              |                              |

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| Fill in this information to identify y   | our case:   |                                       |          |                 |   |
|--|---|---------------------------------------|----------|-----------------|---|
| - Dana   | Bell  |                                       |          |                 |   |
| Debtor 1 First Name  | Middle Name   | i,ast Name                            |          |                 |   |
| Debtor 2<br>(Spouse, if filing) First Name   | Middle Name   | Last Name                             | _        |                 |   |
| United States Bankruptcy Court for the:  |   |                                       |          |                 |   |
| Case number(if known)  |   |                                       |          | Check if th     |   |
| (a rational)   |   |                                       |          | A supp          | ended filing<br>lement showing post-petition  |
|  |   |                                       |          | chapte          | 13 income as of the following date:   |
| Official Form B 6I   |   |                                       |          | MM / DD         | 77777   |
| Schedule I: You  | r Income  |                                       |          |                 | 12/13   |
| Be as complete and accurate as po supplying correct information. If yo if you are separated and your spouseparate sheet to this form. On the Part 1: Describe Employment | u are married and not this<br>se is not filing with you, d<br>top of any additional pag | ig joillily, allu your                | mation s | shout vour snot | r 2), both are equally responsible for<br>ou, include information about your spouse.<br>use. If more space is needed, attach a<br>nown). Answer every question. |
| 1. Fill in your employment   |   |                                       |          |                 | Debtor 2 or non-filing spouse   |
| information.   |   | Debtor 1                              |          |                 | Debtor 2 of hon-ming operate  |
| If you have more than one job,<br>attach a separate page with<br>information about additional<br>employers.  | Employment status   | Employed Not employed                 | l        |                 | Employed Not employed   |
| Include part-time, seasonal, or self-employed work.  | Occupation  |                                       |          |                 |   |
| Occupation may Include student<br>or homemaker, if it applies.   |   |                                       |          |                 |   |
|  | Employer's name   |                                       |          |                 |   |
|  | Employer's address  | Number Street                         |          |                 | Number Street   |
|  |   |                                       |          |                 |   |
|  |   | City                                  | State    | ZIP Code        | City State ZIP Code   |
|  | How long employed the   | •                                     |          |                 |   |
| Part 2: Give Details About   |   |                                       |          |                 |   |
| spouse unless you are separated  | l.<br>ave more than one employe   | er, combine the info                  |          |                 | rite \$0 in the space. Include your non-filing for that person on the lines   |
| below. If you need more space, a   | ittach a separate sheet to the  | nis form.                             |          |                 | For Debtor 2 or   |
|  |   |                                       |          | For Debtor 1    | non-filing spouse   |
| List monthly gross wages, sai<br>deductions). If not paid monthly  | lary, and commissions (b<br>, calculate what the monthly                                | efore all payroll<br>y wage would be. | 2. \$    | <u> </u>        | \$  |
| 3. Estimate and list monthly ove   | rtime pay.  |                                       | 3. +\$   |                 | + \$  |
| 4. Calculate gross income. Add   | ine 2 + line 3.   |                                       | 4. \$    | <u> </u>        | s   |

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Debtor 1

| Donna                  | Bell      | Case number (# known) |
|------------------------|-----------|-----------------------|
| First Name Middle Name | Last Name |                       |
|                        |           |                       |

|             |  |                 | For Debtor 1                                  | For Debtor 2 or<br>non-filing spouse                                  |
|-------------|--|-----------------|---|---|
| c           | Copy line 4 here   | <b>4</b> .      | \$  | \$  |
| 5. <b>L</b> | ist all payroll deductions:  |                 |   |   |
|             | 5a. Tax, Medicare, and Social Security deductions  | 5a.             | \$  | \$  |
|             | 5b. Mandatory contributions for retirement plans   | 5b.             | \$  | \$  |
|             | 5c. Voluntary contributions for retirement plans   | 5c.             | \$  | \$  |
|             | 5d. Required repayments of retirement fund loans   | 5d.             | \$  | \$  |
|             | 5e. Insurance  | 5e.             | \$  | \$  |
|             | 5f. Domestic support obligations   | 5f.             | \$  | \$  |
|             | •  | 5g.             | \$  | \$  |
|             | 5g. Union dues 5h. Other deductions. Specify:  | 5h.             | + s   | + \$  |
|             |  |                 | •   | <b>T</b>  |
| 6.          | Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.   | 6.              | \$  | \$  |
| 7.          | Calculate total monthly take-home pay. Subtract line 6 from line 4.  | 7.              | \$  | \$  |
|             | List all other income regularly received:  |                 |   |   |
|             | 8a. Net income from rental property and from operating a business, profession, or farm   |                 |   |   |
|             | Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  | 8a.             | \$  | \$  |
|             | 8b. Interest and dividends   | 8b.             | \$  | \$  |
|             | 8c. Family support payments that you, a non-filing spouse, or a dependence regularly receive   | ent             |   |   |
|             | Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.   | 8c.             | \$  | \$  |
|             | 8d. Unemployment compensation  | 8d.             | \$  | \$  |
|             | 8e. Social Security  | 8e.             | \$  | \$  |
|             | 8f. Other government assistance that you regularly receive   |                 |   |   |
|             | Include cash assistance and the value (if known) of any non-cash assistar that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. | ice             | <u>\$760.0</u>                                | O s   |
|             | Specify: Disability  | 8f.             |   |   |
|             | 8g. Pension or retirement income   | 8g.             | \$  | \$  |
|             | 8h. Other monthly income. Specify:   | 8h.             | +\$   | +\$   |
|             | •  | 9.              |   | •   |
| 9.          | Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.  | 9.              | \$  | <u> </u>  |
| 10.0        | Calculate monthly income. Add line 7 + line 9.  Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.   | 10              | \$  | + \$= \$  |
| 11. \$      | State all other regular contributions to the expenses that you list in Sche  | dule .          | <i>i</i> .                                    |   |
| i           | Include contributions from an unmarried partner, members of your household, other friends or relatives.  |                 |   | ommates, and  |
| ı           | Do not include any amounts already included in lines 2-10 or amounts that are  | not a           | vailable to pay exper                         | nses listed in Schedule J.  |
| :           | Specify:   |                 | <u>, , , , , , , , , , , , , , , , , , , </u> | 11. <b>+</b> \$   |
| 12. 4       | Add the amount in the last column of line 10 to the amount in line 11. The Write that amount on the Summary of Schedules and Statistical Summary of C  | resul<br>ertain | t is the combined mo<br>Liabilities and Relat | sonthly income.  ted Data, if it applies 12.  Combined monthly income |
| 13.         | Do you expect an increase or decrease within the year after you file this  | form'           | ?   | ,   |
|             | Yes. Explain:  |                 |   |   |

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| Pebtor 1  Debtor 2 (Spouse, if filing) First Name  United States Bankruptcy Court for the:  Case number (If known)  Official Form B 6J  Schedule J: Your Expenses  | expense  MM / DD /  | ided filing<br>ment showing post-<br>s as of the following | date: because Debtor 2                        |
|--|---|--|---|
| Be as complete and accurate as possible. If two married people are filir information. If more space is needed, attach another sheet to this form. (if known). Answer every question.   | ng together, both are equally rea<br>On the top of any additional pa                | sponsible for supplyi<br>ages, write your nam              | ng correct<br>e and case number               |
| Part 1: Describe Your Household  |   |  |   |
| 1. Is this a joint case?  No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?  No  Yes. Debtor 2 must file a separate Schedule J.  |   |  |   |
| 2. Do you have dependents?  Do not list Debtor 1 and Debtor 2.  No  Yes. Fill out this information for each dependent  | Dependent's relationship to<br>Debtor 1 or Debtor 2                                 | Dependent's<br>age   | Does dependent live with you?                 |
| Do not state the dependents' names.  |   |  | Yes No Yes No Yes No Yes No Yes No Yes No Yes |
| 3. Do your expenses include expenses of people other than yourself and your dependents?  |   |  |   |
| Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you a expenses as of a date after the bankruptcy is filed. If this is a supplement applicable date.  Include expenses paid for with non-cash government assistance if you of such assistance and have included it on Schedule I: Your Income (C. 4. The rental or home ownership expenses for your residence. Included.) | ental <i>Schedule J</i> , check the box<br>u know the value<br>Official Form B 6l.) | Your expe  | m and the in the                              |
| any rent for the ground or lot.  If not included in line 4:  |   | 4. \$  |   |
| 4a. Real estate taxes  |   | 4a. \$   |   |
| 4b. Property, homeowner's, or renter's insurance   |   | 4b. \$   |   |
| 4c. Home maintenance, repair, and upkeep expenses  |   | 4c. \$   |   |
| 4d. Homeowner's association or condominium dues  |   | 4d. \$   |   |

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| Deb  | otor 1 Donga Bell First Name Middle Name Last Name   | Case number (# known) |                     |
|------|--|-----------------------|---------------------|
|      |  |                       | Your expenses       |
|      |  | · 5.                  | \$                  |
| 5.   | Additional mortgage payments for your residence, such as home equity loans   | 5.                    |                     |
| 6.   | Utilities:   |                       | , 155.00            |
|      | 6a. Electricity, heat, natural gas   | 6a.                   | \$ ( )              |
|      | 6b. Water, sewer, garbage collection   | 6b.                   | \$                  |
|      | 6c. Telephone, cell phone, Internet, satellite, and cable services   | 6c.                   | <u>s (40.00</u>     |
|      | 6d. Other. Specify:  | 6d.                   | \$                  |
| . 7. | Food and housekeeping supplies   | 7.                    | <u>150.00</u>       |
| 8.   | Childcare and children's education costs   | 8.                    | \$_50.00            |
| 9.   | Clothing, laundry, and dry cleaning  | 9.                    | \$                  |
| 10.  | Personal care products and services  | 10.                   | \$                  |
| 11.  | Medical and dental expenses  | 11.                   | \$ 7500 medications |
| 12.  | Transportation. Include gas, maintenance, bus or train fare.  Do not include car payments.   | 12.                   | \$                  |
| 12   | Entertainment, clubs, recreation, newspapers, magazines, and books   | 13.                   | \$                  |
| 13.  | Charitable contributions and religious donations   | 14.                   | \$                  |
| 14.  |  |                       | •                   |
| 15.  | Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.  |                       |                     |
|      | 15a. Life insurance  | 15a.                  | \$                  |
|      | 15b. Health insurance  | 15b.                  | \$                  |
|      | 15c. Vehicle insurance   | 15c.                  | \$                  |
|      | 15d. Other insurance. Specify:   | 15d.                  | \$                  |
| 16.  | Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify:   | 16.                   | \$                  |
|      |  |                       |                     |
| 17.  | Installment or lease payments:   | 4**-                  | \$                  |
|      | 17a. Car payments for Vehicle 1  | 17a.                  |                     |
|      | 17b. Car payments for Vehicle 2  | 17b.                  | \$                  |
|      | 17c. Other. Specify:   | 17c.                  | \$                  |
|      | 17d. Other. Specify:   | 17d.                  | \$                  |
| 18.  | Your payments of alimony, maintenance, and support that you did not report as from your pay on line 5, Schedule I, Your Income (Official Form B 6I). | deducted 18.          | \$                  |
| 19.  | Other payments you make to support others who do not live with you.  |                       |                     |

page 2

20a.

20b.

20c.

20e.

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

Specify:\_

20a. Mortgages on other property

20c. Property, homeowner's, or renter's insurance20d. Maintenance, repair, and upkeep expenses

20e. Homeowner's association or condominium dues

20b. Real estate taxes

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| Debtor 1 First Name Middle Name   | Bell Last Name   | Case number (if known) |             |
|---|--|------------------------|-------------|
|   | and the second s | 21.                    | +\$         |
| 21. Other. Specify:   |  |                        | 7           |
| 22. Your monthly expenses. Add lines The result is your monthly expenses. | through 21.  | 22.                    | \$ 790.00   |
| 23. Calculate your monthly net income.                                    |  |                        | , 760.00    |
| 23a. Copy line 12 (your combined m  | onthly income) from Schedule I.  | 23a.                   | Ψ           |
| 23b. Copy your monthly expenses from                                      | om line 22 above.  | 23b.                   | <b>-</b> \$ |
| 23c. Subtract your monthly expense The result is your monthly net in      |  | 23c.                   | \$ 30.00    |
| mortgage payment to increase or dec                                       | ease in your expenses within the year a<br>paying for your car loan within the year or<br>rease because of a modification to the te  | do you expect your     |             |

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| In re Debter | , Case No | (if known) |
|--------------|-----------|------------|
| Debtor       |           | •          |

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

| DECLARATION I   | UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR  |
|---|--|
| I declare under negality of perjury that I have read the  | foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of   |
| knowledge, information, and belief.   |  |
| 11/11/2015  | Signature:   |
| te 1 ( ) OC 3   | Debtor Debtor  |
| te  | Signature: (Joint Debter, if any)  |
|   | (Joint Debtor, 11 any) [If joint case, both spouses must sign.]  |
|   | [11] John Case, John Spouses Mass Sign.]   |
| DECLARATION AND SIGNATUR  | E OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)   |
| debtor with a copy of this document and the notices and i   | cy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been um fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum or accepting any fee from the debtor, as required by that section. |
| inted or Typed Name and Title, if any,<br>Bankruptcy Petition Preparer  | Social Security No. (Required by 11 U.S.C. § 110.)   |
| the bankruptcy petition preparer is not an individual, state  | the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner  |
| no signs this document.   |  |
|   |  |
| ldress  |  |
|   |  |
| ignature of Bankruptcy Petition Preparer  | Date   |
| ames and Social Security numbers of all other individuals   | who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:   |
|   |  |
| more than one person prepared this document, attach ada   | itional signed sheets conforming to the appropriate Official Form for each person.   |
| bankruptcy petition preparer's failure to comply with the provi   | itional signed sheets conforming to the appropriate Official Form for each person.<br>sions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110   |
| bankruptcy petition preparer's failure to comply with the provi.<br>8 U.S.C. § 156.   |  |
| bankruptcy petition preparer's failure to comply with the provide U.S.C. § 156.  DECLARATION UNDER PENA  I, the [the artnership] of the and the foregoing summary and schedules, consisting of the and the foregoing summary and schedules, consisting of the and the foregoing summary and schedules, consisting of the and the foregoing summary and schedules, consisting of the and and | sions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110  LTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP   |
| bankruptcy petition preparer's failure to comply with the provide U.S.C. § 156.  DECLARATION UNDER PENA  I, the [the [the dather foregoing summary and schedules, consisting of moveledge, information, and belief.   | sions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110  LTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  e president or other officer or an authorized agent of the corporation or a member or an authorized agent of the   |
| bankruptcy petition preparer's failure to comply with the provided U.S.C. § 156.  DECLARATION UNDER PENA  I, the [the artnership] of the and the foregoing summary and schedules, consisting of mowledge, information, and belief.  | LTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  e president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have sheets (Total shown on summary page plus I), and that they are true and correct to the best of my  Signature:                   |
| bankrupicy petition preparer's failure to comply with the provi. 8 U.S.C. § 156.  DECLARATION UNDER PENA.   | LTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  e president or other officer or an authorized agent of the opporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have sheets (Total shown on summary page plus I), and that they are true and correct to the best of my                                |

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisor

#### UNITED STATES BANKRUPTCY COURT

| In re: | Donna  | Bell. | Case No.   |  |
|--------|--------|-------|------------|--|
| _      | Debtor |       | (if known) |  |

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, vithin six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

#### 1. Income from employment or operation of business



State the gross amount of income the debtor has received from employment, trada, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

2

#### 2. Income other than from employment or operation of business



State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.



a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225°. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS AMOUNT STILL OWING

<sup>\*</sup>Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

3



c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT

DATE OF ORDER

DESCRIPTION AND VALUE

4

CASE TITLE & NUMBER

Of PROPERTY

#### 7. Gifts



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON

RELATIONSHIP TO DEBTOR,

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

OR ORGANIZATION

IF ANY

#### 8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF **PROPERTY** 

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF LOSS

BY INSURANCE, GIVE PARTICULARS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 5

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION
AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

#### 11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR NAMES AND ADDRESSES OF THOSE WITH ACCESS

DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

OTHER DEPOSITORY

TO BOX OR DEPOSITORY

CONTENTS

IF ANY

#### 13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

#### 14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor



If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 

NAME USED

DATES OF OCCUPANCY

6

#### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL

7

LAW



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE **ENVIRONMENTAL** 

LAW



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or

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other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS

BEGINNING AND ENDING DATES



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

**ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements



a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED



b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

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|-------------|--|--|--|
| None None   | c. List all firms or individuals w<br>books of account and records of                        | ho at the time of the commencemen<br>the debtor. If any of the books of ac     | t of this case were in possession of the ecount and records are not available, explain.  |
| <b></b>     | NAME   |  | ADDRESS  |
| None        | d. List all financial institutions,<br>financial statement was issued by<br>NAME AND ADDRESS | creditors and other parties, including the debtor within <b>two years</b> imme | g mercantile and trade agencies, to whom a diately preceding the commencement of this case.  DATE ISSUED                               |
| None        | 20. Inventories  ^a. List the dates of the last two  | inventories taken of your property, t  | the name of the person who supervised the  |
|             | taking of each inventory, and the  | e dollar amount and basis of each in<br>INVENTORY SUPERVISOR                   | DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)   |
| None        | ✓b. List the name and address of<br>in a., above. DATE OF INVENTORY                          | the person having possession of the  | e records of each of the inventories reported  NAME AND ADDRESSES  OF CUSTODIAN  OF INVENTORY RECORDS                                  |
| None        |  | rs, Directors and Shareholders rship, list the nature and percentage           | of partnershir interest of each member of the  |
|             | partnership.  NAME AND ADDRESS   | NATURE OF INTEREST   | PERCENTAGE OF INTEREST   |
| None        | b. If the debtor is a corp<br>directly or indirectly owns<br>corporation.                    | poration, list all officers and directors, controls, or holds 5 percent or mos | rs of the corporation, and each stockholder who re of the voting or equity securities of the  NATURE AND PERCENTAGE OF STOCK OWNERSHIP |

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|-----------|---|--|---|--------|--|
|           | 22 . Former partners, officers, dire  | ectors and shareholders  |   |        |  |
| None      | a. If the debtor is a partnership, list each member who withdrew from the partnership within <b>one year</b> immediately preceding the commencement of this case. |  |   |        |  |
|           | NAME  | ADDRESS  | DATE OF WITHDRAWAL  |        |  |
| None      | <ul> <li>b. If the debtor is a corporation, lis<br/>within one year immediately preced</li> </ul>   | t all officers or directors whose relaing the commencement of this case. | ationship with the corporation terminated   |        |  |
|           | NAME AND ADDRESS  | TITLE  | DATE OF TERMINATION   |        |  |
| Nana      | 23. Withdrawals from a partnersh  | pration list all withdrawals or distri                                   | butions credited or given to an insider,  | -      |  |
|           | including compensation in any form<br>during one year immediately preced  | , bonuses, loans, stock redemptions,                                     | , options exercised and any other perquis   | ite    |  |
|           | NAME & ADDRESS<br>OF RECIPIENT,<br>RELATIONSHIP TO DEBTOR   | DATE AND PURPOSE<br>OF WITHDRAWAL  | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY                              |        |  |
|           |   |  |   |        |  |
|           | 24. Tax Consolidation Group.  |  |   |        |  |
| None      | If the debtor is a corporation, list the consolidated group for tax purposes immediately preceding the commen   | of which the debtor has been a mer                                       | ication number of the parent corporation nber at any time within six years        | of any |  |
|           | NAME OF PARENT CORPORATI  | ON TAXPAYER-IDENT  | IFICATION NUMBER (EIN)  |        |  |
|           | 25. Pension Funds.  |  |   |        |  |
| None      | If the debtor is not an individual, lis which the debtor, as an employer, h preceding the commencement of the   | as been responsible for contributing                                     | ntification number of any pension fund to at any time within six years immediated | o<br>y |  |
|           | NAME OF PENSION FUND  | TAXPAYER-IDENT   | TFICATION NUMBER (EIN)  |        |  |

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|---|--|
| Date  Date  Date  Date  Date  | of Debtor Lead to the Land Of Debtor Lead to the |
| Date Signature of Joint Debto   | or (if any)  |
| [If completed on behalf of a partnership or corporation]  I declare under penalty of perjury that I have read the answers contain thereto and that they are true and correct to the best of my knowledge,   | information and better.  |
| Date  | Signature  |
| Print Na  | me and Title   |
| [An individual signing on behalf of a partnership or corpora  | ation must indicate position or relationship to debtor.]   |
|   |  |
| continuation sh   | neets attached   |
| Penalty for making a false statement: Fine of up to \$500,000 or impr   | isonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571   |
| DECLARATION AND SIGNATURE OF NON-ATTORNEY BA  I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer compensation and have provided the debtor with a copy of this document and the 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S petition preparers, I have given the debtor notice of the maximum amount before the debtor, as required by that section. | as defined in 11 U.S.C. § 110; (2) I prepared this document for e notices and information required under 11 U.S.C. §§ 110(b), 110(h), and C. § 110(b) setting a maximum fee for services chargeable by bankruptcy  |
| Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer  | Social-Security No. (Required by 11 U.S.C. § 110.)   |
| If the bankruptcy petition preparer is not an individual, state the name, title (if an responsible person, or partner who signs this document.  | ny), address, and social-security number of the officer, principal,  |
| Address   |  |
| Signature of Bankruptcy Petition Preparer   | Date   |
| Names and Social-Security numbers of all other individuals who prepared or ass  | isted in preparing this document unless the bankruptcy petition preparer is  |

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

B 8 (Official Form 8) (12/08)

## UNITED STATES BANKRUPTCY COURT

| In re Donna Bell, Debtor | Case NoChapter 7 |
|--------------------------|------------------|
|--------------------------|------------------|

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A — Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

| Property No. 1   |                                  |
|--|----------------------------------|
| Creditor's Name:   | Describe Property Securing Debt: |
|  |                                  |
| Property will be (check one):                                |                                  |
| ☐ Surrendered ☐ Retained                                     |                                  |
| If retaining the property, I intend to (check at least one): |                                  |
| ☐ Redeem the property  |                                  |
| ☐ Reaffirm the debt ☐ Other. Explain                         | (for example, avoid lien         |
| using 11 U.S.C. § 522(f)).                                   | · ·                              |
| ,  |                                  |
| Property is (check one):                                     | 7 N. 4 statement on automat      |
| ☐ Claimed as exempt  | Not claimed as exempt            |
| Property No. 2 (if necessary)                                |                                  |
| Creditor's Name:   | Describe Property Securing Debt: |
|  |                                  |
|  |                                  |
| Property will be (check one):  Surrendered  Retained         |                                  |
|  |                                  |
| If retaining the property, I intend to (check at least one): |                                  |
| ☐ Redeem the property ☐ Reaffirm the debt                    |                                  |
| Other. Explain   | (for example, avoid lien         |
| using 11 U.S.C. § 522(f)).                                   |                                  |
|  |                                  |
| Property is (check one):                                     | □ Not claimed as exempt          |
| ☐ Claimed as exempt  |                                  |

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Page 2

PART B – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

| Property No. 1   |                                  |   |
|--|----------------------------------|---|
| Lessor's Name:   | Describe Leased Property:        | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  YES  NO   |
| Property No. 2 (if necessary)  | 1                                |   |
| Lessor's Name:   | Describe Leased Property:        | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO |
| Property No. 3 (if necessary)  | 7                                |   |
| Lessor's Name:   | Describe Leased Property:        | Leuse will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  YES  NO   |
| continuation sheets attached (if)  I declare under penalty of perjurestate securing a debt and/or person | y that the above indicates my in | itention as to any property of my ired lease.                       |
| Date: 11 15  | Signature of Debtor              | SIL   |
|  | Signature of Joint Debtor        |   |

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## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

#### PART A - Continuation

| Property No.  |                     |                |  |
|---|---------------------|----------------|--|
| Creditor's Name:  |                     | Describe Prop  | erty Securing Debt:  |
| Property will be (check one):   | ☐ Retained          |                |  |
| If retaining the property, I intend to (c)  Redeem the property Reaffirm the debt Other. Explain using 11 U.S.C. § 522(f)). | heck at least one): | (for ex        | ample, avoid lien  |
| Property is (check one):  Claimed as exempt   | ٥                   | Not claimed as | s exempt   |
| PART B - Continuation  Property No.   | 7                   | ·              |  |
| Lessor's Name:  | Describe Leas       | sed Property:  | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO |
| Property No.  | 7                   |                |  |
| Lessor's Name:  | Describe Lea        | sed Property:  | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):             |

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## UNITED STATES BANKRUPTCY COURT

| In re Donna Bell Debtor   | Case No   |  |
|---|---|--|
|   | CE TO CONSUMER DEBTOR(S)<br>HE BANKRUPTCY CODE  |  |
| Certification of [Non-Attornometry] I, the [non-attorney] bankruptcy petition preparer signing attached notice, as required by § 342(b) of the Bankruptcy Code. | ey] Bankruptcy Petition Preparer the debtor's petition, hereby certify that I delivered to the debtor the   |  |
| Printed name and title, if any, of Bankruptcy Petition Preparer Address:  | Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) |  |
| Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.                 |   |  |
|   | on of the Debtor read the attached notice, as required by § 342(b) of the Bankruptcy  |  |
| Printed Name(s) of Debtor(s)  Case No. (if known)   | Signature of Debtor  X  Signature of Joint Debtor (if any)  Date  |  |
|   |   |  |

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

#### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **Chapter 11:** Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy">http://www.uscourts.gov/bkforms/bankruptcy</a> forms.html#procedure.